

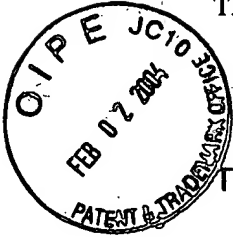
*Image 2878*

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January 8, 2004



TO: Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Fr: George O. Saile, Reg. No.19,572

Subject: Application No. : 09/896,486 Confirmation No.: 9201  
Applicant : Suntera K. Mendis  
Filed : June 29, 2001  
Art Unit : 2878  
Examiner : K. K. Pyo  
Docket No. : VISA-54

10

RESPONSE TO PATENT OFFICE ACTION

15 Dear Sir:

In response to the Office Action dated December 22, 2003, please amend  
the above-identified application for patent as follows:

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the  
United States Postal Service as first class mail in an envelope addressed to :  
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name: Stephen B. Ackerman Reg #37,761

Signature: [Handwritten Signature]

Date: 1/30/04

**Amendments to the Specification** begin on page 3 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 7 of this paper.

**Remarks/Arguments** begin on page 57 of this paper.